

IN THE CLAIMS

For the convenience of the Examiner, all pending claims of the present Application are shown below in numerical order whether or not an amendment has been made.

1-69. (Canceled)

70. (Currently Amended) A method, comprising:

establishing for a first user of an electronic network a payment ~~key~~ detail associated with financial information, the first user having an actual credit account;

configuring the financial information to include an identification of a financial institution which is different from the first user, to include an identifier for a pseudo credit account, and to include a pseudo expiration date for the pseudo credit account; and

using the payment ~~key~~ detail to facilitate through the network a purchase by the first user of something from a second user, including using the financial information through the network to facilitate payment for the purchase to the second user on behalf of the first user, the second user being different from each of the financial institution and the first user, and the using of the financial information including:

providing the pseudo credit account identifier and pseudo expiration date to the second user, while withholding from the second user information regarding the actual credit account;

communicating the pseudo credit account identifier and pseudo expiration date to the financial institution; and

transmitting payment from the financial institution to the second user on behalf of the first user under the pseudo credit account identifier, while making a charge against the actual credit account in an amount corresponding to the payment.

71. (Currently Amended) A method according to Claim 70, including configuring the payment ~~key~~ detail to include a pseudo identity for the first user; and

wherein the using of the payment ~~key~~ detail includes providing the pseudo identity to the second user while withholding from the second user information that would permit the second user to determine an actual identity of the first user.

72. (Currently Amended) A method according to Claim 71, including configuring the payment key detail so that the pseudo identity can be used only once.

73. (Previously Presented) A method according to Claim 71, including establishing the pseudo identity at a privacy server separate from the financial institution.

74. (Previously Presented) A method according to Claim 73, including registering the financial institution with the privacy server in advance of the establishing of the pseudo credit account.

75. (Previously Presented) A method according to Claim 73, including withholding from the privacy server information regarding the pseudo credit account.

76. (Currently Amended) A method according to Claim 70, including configuring the payment key detail so that the pseudo credit account identifier can be used only once.

77. (Previously Presented) A method according to Claim 70, including selecting a pseudo account number as the identifier for the pseudo credit account.

78. (Previously Presented) A method according to Claim 77, including selecting a pseudo credit card number as the pseudo account number.

79. (Previously Presented) A method according to Claim 70, including:
identifying for the financial institution two actual payment types of the first user which are different, one of the actual payment types being the actual credit account;
associating each of the actual payment types with a respective pseudo payment type, one of the pseudo payment types being the pseudo credit account; and
establishing at the financial institution a rule set defining when to use each of the pseudo payment types.

80. (Currently Amended) A method according to Claim 70, wherein the actual credit account is maintained by the financial institution, and wherein the establishing of the payment key detail includes establishing by the financial institution of the pseudo credit account and pseudo credit account identifier.

81. (Previously Presented) A method according to Claim 70, wherein the purchase by the first user involves a tangible item, and including:

arranging for an entity different from each of the first and second users to transport the item from the second user to a recipient;

transporting of the item by the entity from the second user to the recipient; and

withholding from the second user, throughout the arranging and transporting, of information that would permit the second user to determine an actual identity of at least one of the first user and the recipient.

82. (Previously Presented) A method according to Claim 81, including selecting the first user to be the recipient.

83. (Previously Presented) A method according to Claim 81, including generating a reference code; and

wherein the transporting includes:

transferring of the item from the second user to the entity based on the reference code;

and

transferring of the item from the entity to the recipient in the actual name of the recipient.

84. (Previously Presented) A method according to Claim 81, including withholding from the entity, throughout the arranging and transporting, of knowledge of what the item is.

85. (Currently Amended) A method according to Claim 70, including establishing for the second user a pseudo identity; and

wherein the using of the payment key detail and the providing, communicating and transporting are all carried out while withholding from the first user information that would permit the first user to determine an actual identity of the second user.

86. (Previously Presented) A method according to Claim 85, including establishing the pseudo identity of the second user at a privacy server separate from the first user and the financial institution.

87. (Previously Presented) A method, comprising:
maintaining by a financial institution of an actual credit account for a first entity;
establishing by the financial institution for the first entity a pseudo credit account, an identifier for the pseudo credit account, and a pseudo expiration date for the pseudo credit account;

receiving of the pseudo credit account identifier by the financial institution from a second entity through an electronic network in association with a purchase by the first entity of something from the second entity, the financial institution being different from each of the first and second entities;

withholding by the financial institution from the second entity of information regarding the actual credit account;

transmitting of payment on behalf of the first entity from the financial institution to the second entity under the pseudo credit account identifier; and

applying by the financial institution of a charge against the actual credit account in an amount corresponding to the payment.

88. (Previously Presented) A method according to Claim 87, wherein the withholding includes withholding from the second entity by the financial institution of information regarding an actual identity of the first entity.

89. (Previously Presented) A method according to Claim 87, wherein the establishing of the pseudo credit account identifier by the financial institution includes configuring the pseudo credit account identifier so that it can be used only once.

90. (Previously Presented) A method according to Claim 87, wherein the establishing of the pseudo credit account identifier by the financial institution includes selecting a pseudo account number as the identifier for the pseudo credit account.

91. (Previously Presented) A method according to Claim 90, wherein the selecting of the pseudo account number by the financial institution includes selecting a pseudo credit card number as the pseudo account number.

92. (Previously Presented) A method according to Claim 87, including establishing for the first entity by the financial institution a further pseudo credit account corresponding to a further actual credit account, an identifier for the further pseudo credit account, and a pseudo expiration date for the further pseudo credit account; and

establishing at the financial institution a rule set defining when to use each of the pseudo credit accounts.